



Form B1, p.1 (01/08)

Blumberg's Law, P.C., Inc., Publisher, NYC 10013

United States Bankruptcy Court Northern District of Illinois										Voluntary Petition																							
Name of Debtor(if individual, enter Last, First, Middle): EVERETT: RAYFORD					Name of Joint Debtor (Spouse) (Last, First, Middle): EVERETT: ANNETTE																												
All Other Names used by the debtor in the last 8 years (include maiden and trade names): None					All Other Names used by the joint debtor in the last 8 years (include maiden and trade names): None																												
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 9901					Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4680																												
Street Address of Debtor (No. & Street, City and State): 10657 S. Green Street Chicago, IL 60643					Street Address of Joint Debtor (No. & Street, City and State): 10657 S. Green Street Chicago, IL 60643																												
ZIP CODE					ZIP CODE																												
County of Residence or of the Principal Place of Business: Cook					County of Residence or of the Principal Place of Business: Cook																												
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):																												
ZIP CODE					ZIP CODE																												
Location of Principal Assets of Business Debtor (if different from street address above):					ZIP CODE																												
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (<i>the Internal Revenue Code</i>).		Nature of Business (Check all applicable boxes) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. §101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13 Nature of Debts (check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																													
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See See Official Form 3A. <input type="checkbox"/> Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. §101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. §101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders of affiliates) are less than \$2,190,000.																															
Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b).								THIS SPACE FOR COURT USE ONLY																									
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors																																	
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Form B1, p.2 (01/08)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): EVERETT : RAYFORD	
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	Case Number	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 134 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between;"> <div> <u>/s/ Carl B. Boyd</u> Signature of Attorney for Debtor(s). </div> <div> <u>11/19/2008</u> Date: </div> </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.			
Information Regarding the Debtor-Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) Name of landlord that obtained judgment: Address of landlord: <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. & 362(1)).			



Form B1, p.3 (01/08)

BlumbergExcelsior, Inc., Publisher, NYC 10013

<p>Voluntary Petition (This page must be completed and filed in every case)</p>	<p>Name of Debtor(s): EVERETT: RAYFORD EVERETT: ANNETTE</p>
<p>Signatures</p>	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter title 11, United States Code, specified in this petition.</p> <p>X <u>/S/ Rayford Everett</u> Signature of Debtor</p> <p>X <u>/S/ Annette Everett</u> Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) <u>11/19/2008</u> Date</p>	<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)</p> <p><u>11/19/2008</u> Date</p>
<p>Signature of Attorney</p> <p>X <u>/S/ Carl B. Boyd</u> Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Carl B. Boyd #6206607 Firm Name Starks & Boyd, P.C. Address 11528 S. Halsted Chicago, IL 60628 Telephone Number (773) 995-7900 Date 11/19/2008</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110.) Address</p> <p>X _____ Date 11/19/2008</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date <u>11/19/2008</u></p>	



UNITED STATES BANKRUPTCY COURT

Northern **District of** Illinois

In re EVERETT: RAYFORD
EVERETT: ANNETTE
Debtor(s)

Case No.
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

EVERETT: RAYFORD

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will any filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*



☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the developed through the agency. Any extension of the 30-day deadline can be granted only 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Rayford Everett

EVERETT: RAYFORD

Date: 11/19/2008



UNITED STATES BANKRUPTCY COURT

Northern **District of** Illinois

In re EVERETT: RAYFORD
EVERETT: ANNETTE
Debtor(s)

Case No.
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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EVERETT: ANNETTE

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☐ 2. Within the 180 days **before the filing of my bankruptcy case, I** received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*



☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the developed through the agency. Any extension of the 30-day deadline can be granted only 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Annette Everett

EVERETT: ANNETTE

Date: 11/19/2008



UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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Page 2

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security Address: number of the officer, principal, responsible person, or by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

EVERETT: RAYFORD

EVERETT: ANNETTE

Printed Name(s) of Debtor(s)

X /S/ Rayford Everett

Signature of Debtor

11/19/2008

Date

Case No (if known) _____

X /S/ Annette Everett

Signature of Joint Debtor (if any)

11/19/2008

Date



Form B8 (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE



Debtor(s) Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
☒ I intend to do the following with respect to the property of the estate which secures those consumer debts or is subject to a lease:

Description of Secured Property	Creditor's name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2001 Chevrolet Silverado	Bank of America		X		X
10657 S. Green, Chicago, IL 6064	National City Mortgage		X		X
Credit card account	Citi Cards				X

Description of Leased Property	Lessor's name	Lease will be assumed pursuant to 11 U.S.C. 362(h)(1)(A)

11/17/2008		
Date:	Signature of Debtor	Signature of Co-Debtor

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY
PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X _____
Signature of Bankruptcy Petition Preparer

11/17/2008
Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110;



3091W Reaffirmation agreement,
declaration of attorney, 1-99

FOR COURT USE ONLY

Date Petition Filed _____
Bankruptcy Judge _____

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. _____ (if known)
Chapter 7

REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1) Name of creditor (Including last known holder of any negotiable instrument) and complete mailing address including zip code.	(2) Specify when claim was incurred and the consideration therefore; when claim is contingent, unliquidated, disputed, subject to setoff, evidenced by a judgment, negotiable instrument, or other writing, or incurred as partner or joint contractor, so indicate; specify name of any partner or joint contractor on any debt.	(3) Indicate if claim is contingent, unliquidated or disputed	(4) H W or J	(5) Amount of Claim
-------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------	--------------------------	------------------------

National City Mortgag P O Box 533510 Atlanta, GA 30353	Unliquidated	Unliqu	159000.00
--------------------------------------------------------------	--------------	--------	-----------

- ☒ The terms of the reaffirmation are as follows:
Debtor will continue to make regular monthly payments of \$1,255.77.

- ☒ The terms of the reaffirmation are set forth on the Creditor's Form of Reaffirmation Agreement annexed

_____ Date	_____ Signature of Creditor	11-17-08 Date	 Signature of Debtor
			 Signature of Debtor

NOTICE TO DEBTOR

This agreement may be rescinded at any time prior to discharge or within 60 days after this agreement is filed with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code.

DECLARATION OF ATTORNEY

I, Carl B. Boyd the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an agreement.

Executed on 11-17-08

Signature of Attorney for Debtor(s)



3091W Reaffirmation agreement,
declaration of attorney, 1-99

FOR COURT USE ONLY

Date Petition Filed _____
Bankruptcy Judge _____

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. _____ (if known)
Chapter 7

REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1) Name of creditor (Including last known holder of any negotiable instrument) and complete mailing address including zip code.	(2) Specify when claim was incurred and the consideration therefore; when claim is contingent, unliquidated, disputed, subject to setoff, evidenced by a judgment, negotiable instrument, or other writing, or incurred as partner or joint contractor, so indicate; specify name of any partner or joint contractor on any debt.	(3) Indicate if claim is contingent, unliquidated or disputed	(4) H W or J	(5) Amount of Claim
-------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------	--------------------------	------------------------

Bank of America
P O Box 30610
Los Angeles, CA 90030

Unliquidated

Unliqu

14130.94

- ☒ The terms of the reaffirmation are as follows:
Debtor will continue to make regular monthly payments of \$380.46.

- ☒ The terms of the reaffirmation are set forth on the Creditor's Form of Reaffirmation Agreement annexed

Date

Signature of Creditor
11-17-08

Date

Signature of Debtor

Signature of Debtor

NOTICE TO DEBTOR

This agreement may be rescinded at any time prior to discharge or within 60 days after this agreement is filed with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code.

DECLARATION OF ATTORNEY

I, Carl B. Boyd
the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an agreement.

Executed on 11-17-08

Signature of Attorney for Debtor(s)



3091W Reaffirmation agreement,
declaration of attorney, 1-99

FOR COURT USE ONLY

Date Petition Filed _____
Bankruptcy Judge _____

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. _____ (if known)
Chapter 7

REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1) Name of creditor (Including last known holder of any negotiable instrument) and complete mailing address including zip code.	(2) Specify when claim was incurred and the consideration therefore; when claim is contingent, unliquidated, disputed, subject to setoff, evidenced by a judgment, negotiable instrument, or other writing, or incurred as partner or joint contractor, so indicate; specify name of any partner or joint contractor on any debt.	(3) Indicate if claim is contingent, unliquidated or disputed	(4) H W or J	(5) Amount of Claim
-------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------	--------------------------	------------------------

Citi Card
PO Box 688915
Des Moines, IA 50368

Unliquidated

Unliqu

938.21

☒ The terms of the reaffirmation are as follows:

Debtor, Annette Everett will continue to make regular monthly payments of \$40.00.

☒ The terms of the reaffirmation are set forth on the Creditor's Form of Reaffirmation Agreement annexed

_____	_____	11/17/08	_____
Date	Signature of Creditor	Date	Signature of Debtor
			Annette Everett
			Signature of Debtor

NOTICE TO DEBTOR

This agreement may be rescinded at any time prior to discharge or within 60 days after this agreement is filed with the court, whichever occurs later, by giving notice of rescission to the holder of this claim. This agreement is not required by the Bankruptcy Code, under nonbankruptcy law, or under any agreement not in accordance with Section 524(c) of the Bankruptcy Code.

DECLARATION OF ATTORNEY

I, Carl B. Boyd the attorney that represented the Debtor(s) during the negotiation of the above agreement, declare that this agreement (a) represents a fully informed and voluntary agreement by the Debtor(s), and (b) does not impose an undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences of an agreement of this kind and any default under such an agreement.

Executed on 11.17.08

Signature of Attorney for Debtor(s)



3085W Stmt of Comp.:
Rule 2016(b) (12-95)

UNITED STATES BANKRUPTCY COURT Northern **DISTRICT OF** Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. (if known)

STATEMENT
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1901.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 1201.00
 - (c) the unpaid balance due and payable is \$ 700.00
- (3) \$ 299.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:
11/19/08

Respectfully submitted,
/S/ Carl B. Boyd

Attorney for Petitioner
Carl B. Boyd #6206607

Attorney's name and address
Starks & Boyd, P.C. 11528 S. Halsted, Chicago, IL 60628



Federal Bankruptcy Cover (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Case No.

United States Bankruptcy Court

Northern **DISTRICT OF** Illinois

In Re EVERETT: RAYFORD Debtor(s)
EVERETT: ANNETTE

Chapter 7

Last four digits of Soc. Sec. No./ Complete EIN or other Tax 9901 4680
I.D. No.(If more than one, state all): _____

Petition, Schedules and Statement of Financial Affairs

Carl B. Boyd #6206607
Starks & Boyd, P.C.

Attorney(s) for Petitioner
Office & Post Office Address & Telephone Number
11528 S. Halsted
Chicago, IL 60628
(773) 995-7900

REFERRED TO

Clerk

Date

**UNITED STATES BANKRUPTCY COURT** Northern**DISTRICT OF** Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.
Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	166500.00		
B - Personal Property	x	5	37782.00		
C - Property Claimed as Exempt	x	2			
D - Creditors Holding Secured Claims	x	1		173130.94	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	5		316,135.19	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	1			
I - Current Income of Individual Debtor(s)	x	1			4428.83
J - Current Expenditures of Individual Debtor(s)	x	1			4875.43
Total Number of Sheets of All Schedules		19			
Total Assets			204282.00		
Total Liabilities				489266.13	



Form B6, S2, (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

**United States Bankruptcy Court
District Of Illinois**

Northern
In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I Line 16)	\$ 4,428.83
Average Expenses (from Schedule J, Line 18)	\$ 4,875.43
Current Monthly Income (from Form 22A Line 12; OR Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,146.52

State the following:

1. Total from Schedule D, "Unsecured Portion, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 316,135.19
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		\$ 316,135.19

The foregoing information is for statistical purposes only under 28 U.S.C § 159.



Form B6 A (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family residence located at 10657 S. Green Street, Chicago, IL 60643 purchased in 9/1970 for \$24,500.00 & refinance in 4/2007 for \$159,101.00.	Fee simple	J	166,500.00	159,000.00
Total ->			\$166,500.00	(Report also on Summary of Schedules)

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		Cash	J	62.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Checking account with Highland Community Bank, Chicago, IL	J	400.00
		Checking account with Lakeside Bank, 22nd & Indiana, Chicago, IL	J	120.00
03 Security Deposits with public utilities telephone companies landlords and others.	x			
04 Household goods and furnishings including audio video and computer equipment.		Household furnishings	J	1,000.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.	x			
06 Wearing apparel.		Clothing and shoes	J	2,500.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				4,082.00

Continuation sheets attached

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
07 Furs and jewelry.		Jewelry	J	200.00
08 Firearms and sports photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance with American Income Life & Omaha Life. No cash out value.	J	0.00
10 Annuities. Itemize and name each issuer.	x			
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.		401(K) loan with APL Logistics Warehouse		21,000.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				25,282.00

Continuation sheets attached

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			
14 Interest in partnerships or joint ventures. Itemize.	x			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16 Accounts receivable.	x			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				25,282.00

Continuation sheets attached

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	x			
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	x			
22 Patents copyrights and other general intellectual property. Give particulars.	x			
23 Licenses franchises and other general intangible. Give particulars.	x			
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				25,282.00

Continuation sheets attached



Form B6 B (12/07)

 Document Page 23 of 54
 Blumberg Excelsior, Inc., Publisher, NYC 10013

 In re: EVERETT: RAYFORD
 EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25 Automobiles trucks trailers and other vehicles and accessories.		1996 Mercury Sable	W	500.00
		2001 Chevrolet Silverado	H	12,000.00
26 Boats motors and accessories.	x			
27 Aircraft and accessories.	x			
28 Office equipment furnishings and supplies.	x			
29 Machinery fixtures equipment and supplies used in business.	x			
30 Inventory.	x			
31 Animals.	x			
32 Crops-growing or harvested. Give particulars.	x			
33 Farming equipment and implements.	x			
34 Farm supplies chemicals and feed.	x			
35 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				37,782.00

Continuation sheets attached



Form B6 C (12/07)

Document Page 24 of 54
Blumberg Excelsior, Inc., Publisher, NYC 10013In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:



Check if debtor claims a homestead exemption that exceeds \$136,875



11 U.S.C. § 522(b)(2)



11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1996 Mercury Sable	735 ILCS 5/12-1001(c) Motor Vehicle	2,400.00	500.00
2001 Chevrolet Silverado	735 ILCS 5/12-1001(c) Motor Vehicle	2,400.00	12,000.00
401(K) loan with APL Logistics Warehouse	735 ILCS 5/12-1006 Retirement Funds	21,000.00	21,000.00
Term life insurance with American Income Life & Omaha Life. No cash out value.	215 ILCS 5/238 Life or Endowment Policies and Annuities Contracts	0.00	0.00
Jewelry	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	200.00	200.00
Clothing and shoes	735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Family Pictures	2,500.00	2,500.00
Household furnishings	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	1,000.00	1,000.00
Checking account with Highland Community Bank, Chicago, IL	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	400.00	400.00



Form B6 C (12/07)

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking account with Lakeside Bank, 22nd & Indiana, Chicago, IL	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	120.00	120.00
Cash	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	62.00	62.00
Single family residence located at 10657 S. Green Street, Chicago, IL 60643 purchased in 9/1970 for \$24,500.00 & refinance in 4/2007 for \$159,101.00.	735 ILCS 5/12-901 Homestead	30,000.00	166,500.00



Form B6 D (12/07)

Document Page 26 of 54
Bloomberg, Inc., Publisher, NYC 10013In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 650-1001562253 Bank Of America P O Box 30610 Los Angeles, CA 90030-0610 (800) 215-6195		H	VALUE \$ 12,000.00	14,130.94		U
A/C # 000535720-2 National City Mortgage P O Box 533510 Atlanta, GA 30353-3510 (800) 822-5626		J	VALUE \$ 166,500.00	159,000.00		U
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
			Subtotal -> (Total of this page)	173,130.94	0.00	
			Total ->	173,130.94	0.00	

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on
Summary of Schedules)(If applicable,
Report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



Form B6 E (12/07)

Document Page 27 of 54
Blumberg's Law Products, Inc., Publisher, NYC 10013In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$10,950 per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of \$5400 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
Claims of individuals up to a maximum of \$2425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions)	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY		C U D *
					AMT NOT ENTITLED TO PRIORITY, IF ANY		
				Total ->			
					Total ->		
Continuation Sheets attached.				Subtotal -> (Total of this page)			
(Use only on last page of the completed Schedule E. (Report total also on Summary of Schedules.)				Total ->			
(Use only on last page of the completed Schedule E.) If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				Total ->			



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
708-R06-1070-544 A T & T PO Box 8100 Aurora, IL 60507-8100 (866) 295-6221/800-222-03		H	Account in collection U		305.30
01300 135100888 ADT Security Services P O Box 371967 Pittsburgh, PA 15250-7967 (800) 238-2455		H	Services provided U		236.33
3-0721-0029406 Allied Waste Services #72 P O Box 9001154 Louisville, KY 40290-1154 (708) 385-8252		W	Services provided U		236.87
03741557 American General Finance P O Box 790368 St. Louis, MO 63179-0368 (773) 283-4211		H	Personal loan U		5,515.10
411722-26-5180721 Beneficial Finance P O Box 17574 Baltimore, MD 21297-1574 (877) 812-6523		W	Credit card bill U		929.82
5458001681115725 Cardmember Services P O Box 5250 Carol Stream, IL 60197 (800) 379-7999		W	Credit card account U		347.29
X continuation sheets attached.					Subtotal \$ 7,570.71
(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					Total \$ 7,570.71



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	COD EBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
4417128001241809 Chase P O Box 15298 Wilmington, DE 19850-5298 (800) 955-9900		H	Credit card account U		6,484.59
5424180782337817 Citi Cards P O Box 688915 Des Moines, IA 50368-8915 (800) 950-5114		W	Credit card account U		938.21
67130065-0317719 CitiFinancial P O Box 6931 The Lakes, NV 88901-6931 (800) 346-3051/ 877-241-6708-429-1050		W	Personal loan U		7,835.01
7000481309 City of Chicago Dept. of Linebarger Goggan Blair S P O Box 06152 Chicago, IL 60606-0152 (866) 391-3975		W	Notice only. U		0.00
7000481309 City of Chicago Dept. of P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139		W	Citation 06/26/06 U		180.00
0049710863 City of Chicago Dept. of P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139		W	Parking ticket 09/14/06 U		240.00
X continuation sheets attached.					
					Subtotal \$ 15,677.81
(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					Total \$ 23,248.52



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
0051806754 City of Chicago Dept. of P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139		W	Parking violation U		100.00
0054402575 City of Chicago Dept. of P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139		W	Parking violation 08/28/08 U		100.00
9078943121 City of Chicago Dept. of P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139		W	Parking violation 05/01/08 U		50.00
9177115287 City of Chicago Dept. of P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139		W	Parking violation 08/13/08 U		50.00
1036036013 Comed Bankruptcy Department P O Box 10769 Chicago, IL 60668		W	Light bill for 14041 S. Stewart Ave., Riverdale U		162.65
5155930006660666 HSBC Retail Services P O Box 17051 Baltimore, MD 21297-1051 (800) 477-6000		W	Credit card account U		442.95
X continuation sheets attached.					
					Subtotal \$ 905.60
					Total \$ 24,154.12

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
6004300108001626 Menards Retail Services P O Box 17602 Baltimore, MD 21297-1602 (800) 365-0492		W	Credit card account U		489.95
V00010279156 Michael Reese Hospital P O Box 1828 Henderson, NV 37077-1828 (800) 826-5342		H	Medical account in collection U		305.00
V00010279156 Michael Reese Medical Cen C/O Suntrust Bank P O Box 116059 Atlanta, GA 30368-6059 (866) 859-9062		H	Medical account in collection. Notice only. U		0.00
35-21-45-1000 6 Nicor Gas P O Box 0632 Aurora, IL 60507 (888) 642-6748		H	Gas bill for 14041 S. Stewart Ave., Riverdale, IL U		5,493.00
57 71230003 PRAMCO IV, LLC. C/O Diver Grach Quade & M 111 N. County Street Waukegan, IL 60085 (847) 662-8611		H	Assigned attorneys for PRAMCO IV, LLC. Notice only. U		0.00
57 71230003 PRAMCO IV, LLC. SDS-12-2584 P O Box 86 Minneapolis, MN 55486-258 (585) 377-2810		J	Deficiency on 18 unit building at 1441 Stewart, Riverdale, IL 60827 Sold at Sheriff Sale on 09/25/2008. U		266,556.99
				Subtotal	\$ 272,844.94
				Total	\$ 296,999.06

X continuation sheets attached.

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	COD E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
4352376709981708		W	Credit card U		1,100.82
Target National Bank P O Box 59317 Minneapolis, MN 55459-031 (800) 659-2396					
2008 M1 301438		H	Personal injury case U		15,000.00
Thomas Jackson C/O Lidov and Block 350 N. Lasalle, # 700 Chicago, IL 60610 (312) 782-2108					
3035015003		J	Water bill for 14041 Stewart, Riverdale, IL U		3,035.31
Village of Riverdale 157 W. 144th Street Riverdale, IL 60827 (708) 841-2200					

continuation sheets attached.

Subtotal

Total

\$ 19,136.13

\$ 316,135.19

(Use only on last page of the completed Schedule E.)



Form B6 G (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



Form B6 H (12/07)

In re: EVERETT: RAYFORD

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS☒ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

	DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Marital Status Married	RELATIONSHIP	AGE
Employment	DEBTOR	SPOUSE
Occupation Kid Coordinator Name of Employer APL Logistics Warehouse	Retired N/A	
How long employed 11 years	N/A	
Address of Employer 3700 River Road Hodgkins, IL	N/A	

INCOME: (Estimate of average monthly income at time case filed)

DEBTOR

SPOUSE

- | | | |
|-----------------------------------------------------------------------------------------|---------|------|
| 1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) | 2580.68 | |
| 2. Estimate monthly overtime _____ | | |
| 3. SUBTOTAL _____ | 2580.68 | 0.00 |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security _____ | 366.62 | |
| b. Insurance _____ | 32.30 | |
| c. Union dues _____ | 22.77 | |
| d. Other (Specify) _____ | | |
| 401 (K) _____ | 296.00 | |

- | | | | | |
|------------------------------------|----|---------|----|------|
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ | 717.69 | \$ | 0.00 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ | 1862.99 | \$ | 0.00 |

- | | | |
|--------------------------------------------------------------------------------------------------------------------------------------|---------|--------|
| 7. Regular income from operation of business or profession or farm
(attach detailed statement) _____ | | |
| 8. Income from real property _____ | | |
| 9. Interest and dividends _____ | | |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's
use or that of dependents listed above. _____ | | |
| 11. Social security or other government assistance (Specify)
SSI | 1712.00 | 823.00 |
| 12. Pension or retirement income _____ | 30.84 | |
| 13. Other monthly income (Specify) _____ | | |

- | | | |
|----------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | | |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$ 3605.83 | \$ 823.00 |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15: if there is only one debtor repeat total reported on line 15) | \$ 4428.83 | |
- (Report also on Summary of Schedules and, if applicable,

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
No anticipated increase or decrease in income expected to occur within the year following the filing of this document.



Form B6 J (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

- | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 1273.25 |
| a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| 2. Utilities Electricity and Heating Fuel | | 350.00 |
| b. Water and Sewer | | 25.00 |
| c. Telephone | | 100.00 |
| d. Other | | |
| cable | | 60.00 |
| cell phone bills for both debtors | | 140.00 |
| lawn upkeep | | 75.00 |
| 3. Home maintenance (repairs and upkeep) | | 125.00 |
| 4. Food | | 528.00 |
| 5. Clothing | | 120.00 |
| 6. Laundry and dry cleaning | | 100.00 |
| 7. Medical and dental expenses | | 250.00 |
| 8. Transportation (not including car payments) | | 800.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | |
| 10. Charitable contributions | | 20.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | | |
| b. Life | | 94.72 |
| c. Health | | |
| d. Auto | | 129.00 |
| e. Other | | |
| Citibank credit card | | 40.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) | | |
| 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | | 380.46 |
| b. Other | | |
| c. Other | | |
| 14. Alimony, maintenance, and support paid to others | | |
| 15. Payments for support of additional dependents not living at your home | | |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | |
| 17. Other | | |
| vehicle upkeep x 2 | | 100.00 |
| personal hygiene products | | 50.00 |
| hairstresser | | 75.00 |
| barber | | 40.00 |
| 18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ | 4875.43 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| No anticipated increase or decrease in epenses expected to occur within the year following the filing of this document. | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Average monthly income from line 15 of Schedule I | | |
| b. Average monthly expenses from Line 18 above | | |
| c. Monthly net income (a. minus b.) | | 0.00 |



Form B6 Cont. (12-07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 2.)

Date 11/19/08

Signature /S/ Rayford Everett

EVERETT: RAYFORD

Debtor

Date 11/19/08

Signature /S/ Annette Everett

EVERETT: ANNETTE

(Joint Debtor, if any)

(If joint case, both spouses must sign.)

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Property Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration Under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designated for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once.

A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.



Form 7 Stmt of Financial Affairs (12/07) BlumbergExcelstor, Inc., Publisher, NYC 10013

STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
 Northern DISTRICT OF Illinois

In re: EVERETT: RAYFORD
 EVERETT: ANNETTE

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, owner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
24026	2007 income for husband
7482.00	2007 income for wife
33997	2006 income for husband
10146.00	2006 income for wife
35912.45	Year to date income for husband
9031	Year to date income for wife

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
	Nicor Gas	3/15/2008	2000.00
2000.00	Nicor Gas	5/19/2008	\$10800.00
	Nicor Gas	5/2/2008	1000.00

03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
Thomas Jackson v. Rayford Everett Case# 2008 M1 301438	Complaint	In The Circuit Court of Cook County, Illinois	Pending
PRAMCO IV, LLC as assignee of Charter One Bank, N.A. the successor in interest to Advance Bank v. Rayford Everett, et.al. Case# 08 CH 02388	Mortgage Foreclosure Complaint	In the Circuit Court of Cook County, Illinois, County Department, Chancery Division	Judgment Entered.

NONE
X 04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
X 05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,FORECLOSURE SALE, TRANSFER OR RETURN	NAME AND ADDRESS OF CREDITOR OR SELLER	DESCRIPTION AND VALUE OF PROPERTY
09/25/2008	PRAMCO IV SDS-12-2584 P O Box 86 Minneapolis, MN 55486-2584	18 unit building at 1441 Stewart, Riverdale, IL 60827 \$623,262.99

NONE
X

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
X

06B ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

NONE
X

07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF GIFT	NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR IF ANY	DESCRIPTION AND VALUE OF GIFT
12/31/2007	St. Martin Church Oklahoma	No relationship	\$240.00

NONE
X

08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY

Carl B. Boyd
11528 S. Halsted
Chicago, IL 60628

11/17/08

\$1,201.00

NONE
|X|

10A OTHER TRANSFERS

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
|X|

10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE
|X|

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
X

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE
X

13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE
X

14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE
X

15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

NONE
X

16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE
X

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

NONE
X

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE
X

17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE

X

18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NONE
IX

18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



Unsworn Declaration SFA (10/06) Blumberg's Law Products, Inc., Publisher, NYC 10013

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/19/08

Signature /S/ Rayford Everett

EVERETT: RAYFORD

Date 11/19/08

Signature /S/ Annette Everett

EVERETT: ANNETTE

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by U.S.C. §110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 11/19/2008

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.



3092 - Verification of Creditor Matrix, 12/95 Blumberg Excelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Case No.
Debtor(s)
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: 11/19/08

Debtor /S/ Rayford Everett
EVERETT: RAYFORD

Debtor /S/ Annette Everett
EVERETT: ANNETTE



3093W - Designation of Agent

BlumbergExcelsior, Inc., Publisher, NYC 10013

UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Case No.
Debtor(s)
Chapter 7

DESIGNATION OF AGENT

We hereby designate our attorney, whose signature, name, address, Identification Number (if applicable), and telephone number are set forth below, as our agent to receive service of process and service of all pleadings in all proceedings, including adversary actions and contested matters, pursuant to Bankruptcy Rule 70004 (b)(8), in this Court arising in this case. This designation shall expire the 60th day after the latest of the following dates which may be applicable in this case: entry of Discharge of Debtor, the last date permitted for filing of complaints objecting to discharge under 11 U.S.C. 727 or dischargeability of debts under 11 U.S.C. 523, or the date an order of confirmation of a Chapter 11 or Chapter 12 plan is entered.

Dated: 11/19/08

Debtor /S/ Rayford Everett
EVERETT: RAYFORD

Debtor /S/ Annette Everett
EVERETT: ANNETTE

Attorney /S/ Carl B. Boyd
Carl B. Boyd 6206607



3087 Equity security holders list,
chapter 11, 12-95, W

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No. (if known)

LIST OF EQUITY SECURITY HOLDERS

REGISTERED NAME OF HOLDER OF SECURITY LAST KNOWN ADDRESS OF PLACE OF BUSINESS	CLASS OF SECURITY	NUMBER REGISTERED	KIND OF INTEREST REGISTERED
Bank of America P O Box 30610 Los Angeles, CA 90030	Secured Claim	A/C# 650100115 62253	2001 Chevrolet Silverado
National City Mortgage P O Box 533510 Atlanta, GA 30353	Secured Claim	A/C# 000535720- 2	SFR @ 10657 S. Green Street, Chicago, IL 60643



Form B4W (12/07)

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UNITED STATES BANKRUPTCY COURT

Northe

DISTRICT OF

Illinois

EVERETT: RAYFORD

EVERETT: ANNETTE

Debtor(s) Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. §101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

(1) NAME OF CREDITOR AND COMPLETE MAILING ADDRESS INCLUDING ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
PRAMCO IV, LLC. SDS-12-2584 P O Box 86 Minneapolis, MN 55486-2584 (585) 377-2810			U	266,556.99
Thomas Jackson C/O Lidov and Block 350 N. Lasalle, # 700 Chicago, IL 60610 (312) 782-2108			U	15,000.00
CitiFinancial P O Box 6931 The Lakes, NV 88901-6931 (800) 346-3051/ 877-241-6234 708-429-1050			U	7,835.01
Chase P O Box 15298 Wilmington, DE 19850-5298 (800) 955-9900			U	6,484.59
American General Finance P O Box 790368 St. Louis, MO 63179-0368 (773) 283-4211			U	5,515.10
Nicor Gas P O Box 0632 Aurora, IL 60507 (888) 642-6748			U	5,493.00
Village of Riverdale 157 W. 144th Street Riverdale, IL 60827 (708) 841-2200			U	3,035.31
Target National Bank P O Box 59317 Minneapolis, MN 55459-0317 (800) 659-2396			U	1,100.82
Citi Cards P O Box 688915 Des Moines, IA 50368-8915 (800) 950-5114			U	938.21
Beneficial Finance P O Box 17574 Baltimore, MD 21297-1574 (877) 812-6523			U	929.82

"(4) C U D S" If contingent, enter C; if unliquidated, enter U; if disputed, enter D; if subject to setoff, enter S.

* Value of secured portion of claim



Form B4W (12/07)

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UNITED STATES BANKRUPTCY COURT

Northe

DISTRICT OF

Illinois

EVERETT: RAYFORD

EVERETT: ANNETTE

Debtor(s) Case No.

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(1) NAME OF CREDITOR AND COMPLETE MAILING ADDRESS INCLUDING ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
Menards Retail Services P O Box 17602 Baltimore, MD 21297-1602 (800) 365-0492			U	489.95
HSBC Retail Services P O Box 17051 Baltimore, MD 21297-1051 (800) 477-6000			U	442.95
Cardmember Services P O Box 5250 Carol Stream, IL 60197 (800) 379-7999			U	347.29
A T & T PO Box 8100 Aurora, IL 60507-8100 (866) 295-6221/800-222-0300			U	305.30
Michael Reese Hospital P O Box 1828 Henderson, NV 37077-1828 (800) 826-5342			U	305.00
City of Chicago Dept. of Rev P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139			U	240.00
Allied Waste Services #721 P O Box 9001154 Louisville, KY 40290-1154 (708) 385-8252			U	236.87
ADT Security Services P O Box 371967 Pittsburgh, PA 15250-7967 (800) 238-2455			U	236.33
City of Chicago Dept. of Rev P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139			U	180.00
Comed Bankruptcy Department P O Box 10769 Chicago, IL 60668			U	162.65

"(4) C U D S" If contingent, enter C; if unliquidated, enter U; if disputed, enter D; if subject to setoff, enter S.

* Value of secured portion of claim



Form B4W (12/07)

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UNITED STATES BANKRUPTCY COURT

Northe

DISTRICT OF

Illinois

EVERETT: RAYFORD

EVERETT: ANNETTE

Debtor(s) Case No.

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(1) NAME OF CREDITOR AND COMPLETE MAILING ADDRESS INCLUDING ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
City of Chicago Dept. of Rev P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139			U	100.00
City of Chicago Dept. of Rev P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139			U	100.00
City of Chicago Dept. of Rev P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139			U	50.00
City of Chicago Dept. of Rev P O Box 88292 Chicago, IL 60680-1292 (312) 747-2139			U	50.00
PRAMCO IV, LLC. C/O Diver Grach Quade & Masi 111 N. County Street Waukegan, IL 60085 (847) 662-8611			U	0.00
Michael Reese Medical Center C/O Suntrust Bank P O Box 116059 Atlanta, GA 30368-6059 (866) 859-9062			U	0.00
City of Chicago Dept. of Rev Linebarger Goggan Blair Samp P O Box 06152 Chicago, IL 60606-0152 (866) 391-3975			U	0.00

"(4) C U D S" If contingent, enter C; if unliquidated, enter U; if disputed, enter D; if subject to setoff, enter S.

* Value of secured portion of claim



Form B4W (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

EVERETT: RAYFORD
EVERETT: ANNETTE

Debtor(s) Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS SIGNATURE PAGE

Date: 11/19/2008

/S/ Rayford Everett

Debtor

Date: 11/19/2008

/S/ Annette Everett

Co-debtor